

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>18-28980 RG</u>
Michelle Melgarejo	Chapter:	<u>7</u>
	Judge:	<u>Hon R Gambardella</u>

---

**NOTICE OF PROPOSED ABANDONMENT**

---

Jeffrey A. Lester, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk of the Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, NJ 07102
--------------------------------------------------------------------------------------------------------

If an objection is filed, a hearing will be held before the Honorable Rosemary Gambardella on November 20, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3E. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 42 Oak Tree Lane, Sparta, NJ Value about \$331,000
---------------------------------------------------------------------------------------

Liens on property:	Quicken Loans	Balance about \$296,000
	SBA	Balance about \$37,200

Amount of equity claimed as exempt: Maximum allowed by statute
----------------------------------------------------------------

Objections must be served on, and requests for additional information directed to:

Name:	<u>Jeffrey A. Lester, Trustee</u>
Address:	<u>374 Main Street, Hackensack, NJ 07601</u>
Telephone No.:	<u>201-487-5544</u>

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michelle S. Melgarejo  
 Debtor

Case No. 18-28980-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2018.

db  
 517773646 +Michelle S. Melgarejo, 42 Oak Tree Lane, Sparta, NJ 07871-2315  
 517773651 +Albino & Clark, LLC, 10 Poplar Tree Lane, Sparta, NJ 07871-2317  
 517773654 Bank of America, PO Box 15719, Wilmington, DE 198865719  
 517773658 +Dixon Energy, 100 Pocono Road, Mountain Lakes, NJ 07046-1649  
 517773659 +Macys, 9111 Duke Drive, Mason, OH 45040-8999  
 517773662 +Paris P. Eliades Law Firm LLC, 48 Sparta Avenue, Sparta, NJ 07871-1821  
 517773662 +Santander Bank N.A., P.O. Box 841002, Boston, MA 02284-1002  
 517773663 Santander Bank, N.A., PO Box 16255, Reading, PA 19612-6255  
 517773667 Virtuoso Sourcing Group, PO Box 8546, Omaha, NE 68108-0546  
 517773668 Wells Fargo Card, PO Box 94435, Albuquerque, NM 87199-4435  
 517773669 +Wells Fargo Card Services, P.O. Box 14517, Credit Bureau Dispute Resolution,  
 Des Moines, IA 50306-3517  
 517773670 Wells Fargo PL & L Loan Payment, PO Box 14525, Des Moines, IA 50306-3525  
 517773671 +Wells Fargo PL&L Loan, P.O. Box 9445, Albuquerque, NM 87119-9445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 23 2018 00:44:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2018 00:44:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517773645 E-mail/Text: amscbankruptcy@adt.com Oct 23 2018 00:45:07 ADT Security Services,  
 PO Box 371490, Pittsburgh, PA 15250-7490  
 517773647 +E-mail/Text: ally@ebn.phinsolutions.com Oct 23 2018 00:43:29 Ally, PO Box 380902,  
 Minneapolis, MN 55438-0902  
 517773648 E-mail/Text: ally@ebn.phinsolutions.com Oct 23 2018 00:43:29 Ally Financial,  
 PO Box 380901, Minneapolis, MN 55438-0901  
 517773650 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 23 2018 00:44:05 Avenue, PO Box 659584,  
 San Antonio, TX 78265-9584  
 517773652 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 23 2018 00:44:05 Comenity Bank,  
 PO Box 659465, San Antonio, TX 78265-9465  
 517773653 E-mail/Text: mrdiscen@discover.com Oct 23 2018 00:43:30 Discover Financial Service LLC,  
 PO Box 15316, Wilmington, DE 19850-5316  
 517773656 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 23 2018 00:43:36 Kohl's, P.O. Box 2983,  
 Milwaukee, WI 532012983  
 517773660 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 23 2018 00:44:37 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 517773664 +E-mail/Text: birminghamtops@sba.gov Oct 23 2018 00:44:41 SBA, 801 Tom Martin Drive,  
 Suite 120, Birmingham, AL 35211-6424  
 517773665 +E-mail/PDF: gecsedirecoverycorp.com Oct 23 2018 00:48:46 Synchrony Bank/Lowes,  
 PO Box 965005, Orlando, FL 32896-5005  
 517773666 +E-mail/Text: birminghamtops@sba.gov Oct 23 2018 00:44:41 US Small Business Administration,  
 PO Box 740192, Atlanta, GA 30374-0192

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517773649 Aunt  
 517773655 estranged spouse  
 517773657 landlord  
 517773661\* Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Oct 22, 2018

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Joan Sirkis Warren on behalf of Debtor Michelle S. Melgarejo joan@joanlaverylaw.com  
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5